

1ST FINANCIAL SERVICES CORPORATION

	CPP Disbursement Date 11/14/2008	RSSD (Holding Company) 3715257	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2009 \$ millions	2010 \$ millions	%chg from prev		
Assets	\$793	\$725	-8.6%		
Loans	\$559	\$497	-11.0%		
Construction & development	\$150	\$115	-23.7%		
Closed-end 1-4 family residential	\$91	\$101	10.8%		
Home equity	\$33	\$30	-8.1%		
Credit card	\$0	\$0			
Other consumer	\$5	\$3	-28.7%		
Commercial & Industrial	\$77	\$66	-13.9%		
Commercial real estate	\$194	\$173	-10.8%		
Unused commitments	\$67	\$57	-14.3%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$67	\$81	20.6%		
Asset-backed securities	\$0	\$0			
Other securities	\$28	\$52	86.8%		
Cash & balances due	\$122	\$57	-52.9%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$24	\$43	83.0%		
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$21	\$42	99.9%		
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$750	\$687	-8.3%		
Deposits	\$674	\$674	0.1%		
Total other borrowings	\$71	\$8	-88.4%		
FHLB advances	\$70	\$4	-94.4%		
Equity					
Equity capital at quarter end	\$43	\$37	-13.7%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$4	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	4.7%	4.3%	--		
Tier 1 risk based capital ratio	7.6%	6.8%	--		
Total risk based capital ratio	8.9%	8.0%	--		
Return on equity ¹	-79.3%	-11.7%	--		
Return on assets ¹	-5.2%	-0.6%	--		
Net interest margin ¹	3.2%	3.0%	--		
Coverage ratio {(ALL+Alloc transfer risk)/Noncurrent loans}}	86.1%	42.8%	--		
Loss provision to net charge-offs (qtr)	1570.9%	86.4%	--		
Net charge-offs to average loans and leases ¹	0.5%	2.7%	--		
¹ Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2009	2010	2009	2010	
Construction & development	12.6%	10.9%	0.2%	2.1%	--
Closed-end 1-4 family residential	7.9%	10.7%	0.1%	0.2%	--
Home equity	0.0%	0.8%	0.1%	0.1%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	2.6%	0.6%	1.4%	1.4%	--
Commercial & Industrial	1.6%	9.0%	0.2%	0.9%	--
Commercial real estate	2.8%	4.8%	0.0%	0.1%	--
Total loans	5.9%	7.6%	0.1%	0.7%	--